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August 3, 2022

RE: Notice of Proposed Rulemaking, Community Reinvestment Act Regulations

To whom it may concern:

The staff and board of Center for Healing & Hope, a nonprofit community health center in Goshen, Indiana, would like to express support of the Notice of Proposed Rulemaking (NPR) on the Community Reinvestment Act (CRA) as we believe that the proposed changed will help to stimulate investment in the health of our community.

As a charitable health clinic serving some of twenty thousand uninsured and low-income individuals in Elkhart County, we depend on collaboration with our local and regional health systems, foundations, and financial institutions to provide support for our mission to meet the needs of those who experience barriers to healthcare.

The expanded definition of “community development” helps to clarify that our financial partners can and should make investments in community healthcare and that they will receive credit for their investment. Our viability and partnerships are critical to our economy and the wellbeing of our workforce.

We would like to note that the NPR does not adequately address racial inequality. As a clinic serving the Hispanic community, we depend on lenders recognizing the importance of communities of color to have access to both healthcare and financial services.

Thank you for allowing Center for Healing & Hope to comment on the proposed changes to the NPR and for supporting underserved communities.

Sincerely,

A handwritten signature in black ink, appearing to read "msm", followed by a horizontal line.

Missy Schrock  
Executive Director  
Center for Healing & Hope